

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JAMES C MERRITT JR  
QIANA JANEEN MERRITT  
Debtor(s)

Case No. 09-39651

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/22/2009, and was converted to chapter 13 on 01/29/2010.
- 2) The plan was confirmed on 06/04/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/30/2012.
- 5) The case was completed on 01/22/2015.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$47,439.00.
- 10) Amount of unsecured claims discharged without payment: \$71,684.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$89,639.92
Less amount refunded to debtor	\$1,139.92

**NET RECEIPTS: \$88,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$474.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,784.51
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,258.51**

Attorney fees paid and disclosed by debtor: \$3,026.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ANESTHESIA CONSULTANTS	Unsecured	169.00	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	562.00	NA	NA	0.00	0.00
AT&T	Unsecured	217.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	6,043.00	6,043.61	6,043.61	2,161.72	0.00
BETHANY HOSPITAL	Unsecured	800.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	4,189.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,600.00	NA	NA	0.00	0.00
CITIBANK STUDENT LOANS	Unsecured	7,322.00	NA	NA	0.00	0.00
CITIBANK STUDENT LOANS	Unsecured	3,072.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	NA	20.00	20.00	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	372.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	10,600.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	5,961.00	5,961.44	5,961.44	2,132.33	0.00
ECMC	Unsecured	21,919.00	43,185.61	43,185.61	15,446.96	0.00
FIA CARD SERVICES	Unsecured	7,738.00	NA	NA	0.00	0.00
GREAT LAKES CREDIT UNION	Secured	14,590.00	14,574.28	14,574.28	14,574.28	985.93
HSBC	Unsecured	1,589.00	NA	NA	0.00	0.00
HSBC	Unsecured	302.00	NA	NA	0.00	0.00
HSBC	Unsecured	2,826.00	NA	NA	0.00	0.00
HSBC	Unsecured	10,508.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	4,627.00	4,573.99	4,573.99	1,636.06	0.00
JACKSON PARK HOSPITAL	Unsecured	500.00	NA	NA	0.00	0.00
LAKE FOREST HOSPITAL	Unsecured	1,417.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	6,862.00	6,967.85	6,967.85	2,492.31	0.00
MARSHALL FIELD	Unsecured	1,000.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	35,000.00	17,654.19	17,654.19	17,654.19	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONSTAR MORTGAGE LLC	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,050.00	6,050.22	6,050.22	2,164.09	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,216.00	3,335.83	3,335.83	1,193.19	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,557.00	4,451.52	4,451.52	1,592.25	0.00
SANDI WINFIELD	Priority	0.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	800.00	1,057.42	1,057.42	378.23	0.00
T MOBILE	Unsecured	516.00	116.94	116.94	41.83	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	NA	3,905.88	3,905.88	1,397.08	0.00
TOYOTA MOTOR CREDIT CORP	Secured	15,224.00	15,224.00	15,224.00	15,224.00	968.73
UNITED STUDENT AID FUNDS	Unsecured	0.00	4,850.92	4,850.92	1,735.11	0.00
UNITED STUDENT AID FUNDS	Unsecured	11,613.00	6,886.47	6,886.47	2,463.20	0.00
VANGUARD COMMUNITY MANAGEI	Secured	0.00	0.00	0.00	0.00	0.00
WILSHIRE CREDIT CORP	Unsecured	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$17,654.19	\$17,654.19	\$0.00
Debt Secured by Vehicle	\$29,798.28	\$29,798.28	\$1,954.66
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$47,452.47</b>	<b>\$47,452.47</b>	<b>\$1,954.66</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$97,407.70</b>	<b>\$34,834.36</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,258.51</u>	
Disbursements to Creditors	<u>\$84,241.49</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$88,500.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/02/2015

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.